

**Information to identify the case:**

Debtor 1	<u>Bradley J. Ike</u>	Social Security number or ITIN	xxx-xx-2073
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lauren E. Ike</u>	Social Security number or ITIN	xxx-xx-7926
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-21034-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Bradley J. Ike

Lauren E. Ike

6/17/25

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Bradley J. Ike  
Lauren E. Ike  
Debtors

Case No. 19-21034-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 17, 2025

Form ID: 3180W

Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Bradley J. Ike, Lauren E. Ike, 1421 Lucia Drive, Canonsburg, PA 15317-1870
aty	+ Mario Hanyon, BROCK & SCOTT, PLLC, 3825 Forrestgate Dr., Winston-Salem, NC 27103-2930
15811638	+ American Credit Acceptance, 4054 Willow Lake Blvd., Suite 2096, Memphis, TN 38118-7045
15012501	+ ComenityCapital Bank/Children's Place Ca, Po Box 182120, Columbus, OH 43218-2120
15025495	+ Creditech, 50 N. 7th Street, Bangor, PA 18013-1791
15012507	+ FBC Mortgage LLC, 189 South Orange Avenue, Suite 970, Orlando, FL 32801-3264
15025086	+ FBC Mortgage, LLC, C/O McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
15012508	+ Fenters Ward, 6101 Penn Avenue, Pittsburgh, PA 15206-3926
15025496	+ Guardian Storage, 5879 Centre Avenue, Pittsburgh, PA 15206-3709
15251688	Keystone Anesthesia, c/o Eastern Revenue, Inc., PO Box 777, Grand Rapids, MI 49528-0103
15012514	+ McCable Weisberg & Conway, 123 South Broad Street, Suite 1400, Philadelphia, PA 19109-1060

TOTAL: 11

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 18 2025 03:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 18 2025 00:21:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Suite 3000, Southfield, MI 48034-8331
cr	Email/Text: Bankruptcy@Freedommortgage.com	Jun 18 2025 00:21:00	FREEDOM MORTGAGE CORPORATION, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
cr	+ EDI: PRA.COM	Jun 18 2025 03:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	+ Email/Text: ebnpeoples@grblaw.com	Jun 18 2025 00:21:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
15059143	+ EDI: PHINAMERI.COM	Jun 18 2025 03:57:00	ACAR Leasing LTD d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
15033566	EDI: GMACFS.COM	Jun 18 2025 03:57:00	Ally Bank Lease Trust, PO Box 130424, Roseville MN 55113-0004

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15012492	+ EDI: GMACFS.COM	Jun 18 2025 03:57:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901
15012491	+ EDI: GMACFS.COM	Jun 18 2025 03:57:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
15012495	+ EDI: PHINAMERI.COM	Jun 18 2025 03:57:00	AmeriCredit/GM Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15012494	EDI: PHINAMERI.COM	Jun 18 2025 03:57:00	AmeriCredit/GM Financial, Po Box 1181145, Arlington, TX 76096
15012493	+ Email/Text: bankruptcy@acacceptance.com	Jun 18 2025 00:22:00	American Credit Accept, 961 E Main St, Spartanburg, SC 29302-2149
15811637	^ MEBN	Jun 18 2025 00:00:23	American Credit Acceptance, PO Box 4419, Wilmington, OH 45177-4419
15059781	+ Email/Text: bankruptcy@acacceptance.com	Jun 18 2025 00:22:00	American Credit Acceptance, 961 East Main Street, Spartanburg, SC 29302-2149
15012496	EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15012498	^ MEBN	Jun 18 2025 00:00:23	CBCS, PO Box 2724, Columbus, OH 43216-2724
15058159	Email/Text: BKelectronicnotices@cenlar.com	Jun 18 2025 00:21:00	Cenlar FSB, Attention: Cashiering Department, 425 Phillips Blvd, Ewing, NJ 08618
15012502	Email/Text: constar.administration@constarfinancial.com	Jun 18 2025 00:21:00	Constar Financial Services, LLC, 10400 N. 25th Avenue, Suite 100, Phoenix, AZ 85021
15012497	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15023893	EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15049589	Email/PDF: bncnotices@becket-lee.com	Jun 18 2025 00:27:17	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15012499	Email/Text: bankruptcy@clearviewfcu.org	Jun 18 2025 00:22:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
15012500	+ EDI: WFNNB.COM	Jun 18 2025 03:57:00	Comenity/MPRC, Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
15012503	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 18 2025 00:21:00	Credit Acceptance, Po Box 5070, Southfield, MI 48086-5070
15012504	+ Email/Text: ebnnotifications@creditacceptance.com	Jun 18 2025 00:21:00	Credit Acceptance, 25505 West 12 Mile Rd, Suite 3000, Southfield, MI 48034-8331
15012506	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 18 2025 00:27:19	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
15012505	+ Email/PDF: creditonebknottifications@resurgent.com	Jun 18 2025 00:27:56	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15453911	Email/Text: Bankruptcy@Freedommortgage.com	Jun 18 2025 00:21:00	Freedom Mortgage Corporation, Bankruptcy Department, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
15012511	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 18 2025 00:27:42	HUD, 451 Seventh Street SW, Washington, DC 20410-0002
15012510	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 18 2025 00:22:00	Harley Davidson Financial, Attn: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
15012509	+ Email/Text: bankruptcy.notices@hdfsi.com	Jun 18 2025 00:22:00	Harley Davidson Financial, 3850 Arrowhead Drive, Carson City, NV 89706-2016
15052113	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Jun 18 2025 00:21:00	Harley-Davidson Credit Corp., PO Box 9013,

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			Addison, Texas 75001-9013
15012512	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Kohls/Capital One, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660
15012513	+ EDI: CAPITALONE.COM	Jun 18 2025 03:57:00	Kohls/Capital One, Kohls Credit, Po Box 3120, Milwaukee, WI 53201-3120
15042350	Email/PDF: resurgentbknotifications@resurgent.com	Jun 18 2025 00:57:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15012516	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 18 2025 00:21:00	Mercury/FBT, Attn: Bankruptcy, Po Box 84064, Columbus, GA 31908-4064
15012515	+ Email/Text: Mercury@ebn.phinsolutions.com	Jun 18 2025 00:21:00	Mercury/FBT, Po Box 84064, Columbus, GA 31908-4064
15012519	EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15055912	EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15012523	+ EDI: PRA.COM	Jun 18 2025 03:57:00	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15045524	EDI: Q3G.COM	Jun 18 2025 03:57:00	Quantum3 Group LLC as agent for, Crown Asset Management LLC, PO Box 788, Kirkland, WA 98083-0788
15053576	EDI: Q3G.COM	Jun 18 2025 03:57:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
15012528	Email/Text: PFS.Analyst@stclair.org	Jun 18 2025 00:22:00	St. Clair Hospital, P. O. Box 640594, Pittsburgh, PA 15264-0594
15012527	Email/Text: PFS.Analyst@stclair.org	Jun 18 2025 00:22:00	St. Clair Hospital, 1000 Bower Hill Road, Pittsburgh, PA 15243-1899
15013140	^ MEBN	Jun 18 2025 00:00:29	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15025969	+ Email/PDF: OGCRegionIIIBankruptcy@hud.gov	Jun 18 2025 00:27:42	U.S. Department of Housing and Urban Development, 451 7th Street S.W., Washington, DC 20410-0002

TOTAL: 47

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
15012520	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15012521	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15012522	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery, 120 Corporate Blvd Ste 1, Norfolk, VA 23502
15055954	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15012524	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15012525	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15012526	*+	Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
15012518	##+	Phoenix Financial Services. Llc, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236-1450
15012517	##+	Phoenix Financial Services. Llc, 8902 Otis Ave Ste 103a, Indianapolis, IN 46216-1009

TOTAL: 1 Undeliverable, 7 Duplicate, 2 Out of date forwarding address

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**NOTICE CERTIFICATION**

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 19, 2025

Signature: /s/Gustava Winters**CM/ECF NOTICE OF ELECTRONIC FILING**

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:**

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor FBC Mortgage LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com
Christopher M. Frye	on behalf of Debtor Bradley J. Ike chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Christopher M. Frye	on behalf of Joint Debtor Lauren E. Ike chris.frye@steidl-steinberg.com julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Francis Thomas Tarlecki	on behalf of Creditor FBC Mortgage LLC ecfmail@ecf.courtdrive.com, ecfmail@mwc-law.com
Mario J. Hanyon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com mario.hanyon@brockandscott.com
Marisa Myers Cohen	on behalf of Creditor FBC Mortgage LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Office of the United States Trustee	ustregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
S. James Wallace	on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com Equitablebankruptcy@peoples-gas.com
William E. Craig	on behalf of Creditor Credit Acceptance Corporation wcraig@egalawfirm.com mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11